

Case No: 09-25359

## UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

CHICAGO Division

In re: ALAN ANDERSON

Case No: 09-25359

Chapter: 13

Property Address: 9303 SOUTH INDIANA AVENUE CHICAGO, IL 60620

Last four digits of any number you use to identify the debtor's account: 6607

Court Claim No. (if known) 5

### STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc. 3002

BANK OF AMERICA, N.A.

("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated 1/4/2012 and filed as Docket No. 32

#### Pre-Petition Default Payments

Applicable option is checked.

- ☒ Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim
- ☐ Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

#### Post-Petition Default Payments

Applicable option is checked.

- ☐ Agrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.
- ☒ Disagrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

Total Amount Due: \$29,779.08

Attached as Schedule of Amounts Outstanding Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

The amounts due identified on this statement may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

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## UNITED STATES BANKRUPTCY COURT

The person completing this statement must sign it. Sign and print your name and your title (if any), and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

☐ I am the Creditor ☒ I am the Creditor's authorized agent. (Attach copy of power of attorney, if any).

I declare under penalty of perjury that the information provided in this Statement in Response to Notice of Final Cure Payment is true and correct to the best of my knowledge, information and reasonable belief.

X /s/ Stephen C. Needham X 01/27/2012  
Signature Date (MM/DD/YYYY)

First Name: Stephen Middle Name: C. Last Name: Needham  
Title: Attorney  
Company:  
Address: Noonan & Lieberman, 105 W. Adams, Ste. 1100  
City: Chicago State: IL Zip: 60603  
Phone: (312) 431 -1455

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# UNITED STATES BANKRUPTCY COURT

## Schedule of Amounts Outstanding Pre-Petition Claim

Case No: 09-25359

## UNITED STATES BANKRUPTCY COURT

### Schedule of Amounts Outstanding Post-Petition Claim

Fee Description	Fee Date	Fee Amount
01/01/11 - 03/01/11 @ 2182.96 EACH	1/4/2012	\$6,548.88
04/01/11 - 01/01/2012 @ 2323.02 EACH	1/4/2012	\$23,230.20

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## UNITED STATES BANKRUPTCY COURT

### Certificate of Service

I hereby certify that a copy of the foregoing Statement in Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: January 27, 2012

Chapter 13 Trustee: Tom Vaughn

Trustee Address: 55 E. Monroe, Ste. 3850, Chicago, IL 60603

Trustee Email:

Debtor's Counsel Name: Brian R. Zeft, Robert J. Semrad and Associates

Debtor's Counsel Address: 20 S. Clark, 28th Floor, Chicago, IL 60603

Debtor's Counsel Email:

Debtor 1 Name: Alan Anderson

Debtor 2 Name

Debtor's Mailing Address:

Debtor Email: 9301 South Indiana Avenue, Chicago, IL 60620

/s/ Stephen C. Needham

Noonan & Lieberman, Ltd.

105 W. Adams, Ste. 1100

Chicago, IL 60603

(312) 431-1455





Account Number: [REDACTED] 36607

Statement Period: 07/2009 - 01/2012

Date Prepared: 01/25/2012

Property Address:  
9303 SOUTH INDIANA  
AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
<b>Beginning Balance</b>										
07/06/2009	FHA MIP PMT	-107.77	05/2009	.00	.00	-107.77	.00	.00	.00	.00
				262,923.01		494.23			-625.34	.00
08/06/2009	FHA MIP PMT	-107.77	05/2009	.00	.00	-107.77	.00	.00	.00	.00
				262,923.01		386.46			-625.34	.00
08/10/2009	REGULAR PAYMENT	2,189.57	06/2009	263.10	1,424.17	502.30	.00	.00	.00	.00
				262,659.91		888.76			-625.34	.00
09/04/2009	FHA MIP PMT	-107.77	06/2009	.00	.00	-107.77	.00	.00	.00	.00
				262,659.91		780.99			-625.34	.00
09/21/2009	REGULAR PAYMENT	2,189.57	07/2009	264.53	1,422.74	502.30	.00	.00	.00	.00
				262,395.38		1,283.29			-625.34	.00
10/06/2009	FHA MIP PMT	-107.77	07/2009	.00	.00	-107.77	.00	.00	.00	.00
				262,395.38		1,175.52			-625.34	.00
10/14/2009	MISC. POSTING	33.06	07/2009	.00	.00	33.06	.00	.00	.00	.00
				262,395.38		1,208.58			-625.34	.00
11/05/2009	FHA MIP PMT	-107.77	07/2009	.00	.00	-107.77	.00	.00	.00	.00
				262,395.38		1,100.81			-625.34	.00
11/12/2009	COUNTY TAX PMT	-781.65	07/2009	.00	.00	-781.65	.00	.00	.00	.00
				262,395.38		319.16			-625.34	.00
11/12/2009	COUNTY TAX PMT	-603.83	07/2009	.00	.00	-603.83	.00	.00	.00	.00
				262,395.38		-284.67			-625.34	.00
12/01/2009	REGULAR PAYMENT	2,418.10	08/2009	265.96	1,421.31	502.30	.00	.00	.00	228.53
				262,129.42		217.83			-625.34	228.53
12/04/2009	FHA MIP PMT	-107.77	08/2009	.00	.00	-107.77	.00	.00	.00	.00
				262,129.42		109.86			-625.34	.00
12/31/2009	MISC. POSTING	2,182.96	08/2009	.00	.00	.00	.00	.00	.00	2,182.96
				262,129.42		109.86			-625.34	2,411.49
01/06/2010	MISC. POSTING	-2,189.57	08/2009	.00	.00	.00	.00	.00	.00	-2,189.57
				262,129.42		109.86			-625.34	221.92
01/06/2010	REGULAR PAYMENT	2,189.57	09/2009	267.40	1,419.87	502.30	.00	.00	.00	.00
				261,862.02		612.16			-625.34	221.92



Account Number: [REDACTED]-6607

Property Address:

Statement Period: 07/2009 - 01/2012

9303 SOUTH INDIANA

Date Prepared: 01/25/2012

AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
01/07/2010	FHA MIP PMT	-107.77	09/2009	.00	.00	-107.77	.00	.00	.00	.00
				261,862.02		504.39			-625.34	221.92
01/26/2010	REGULAR PAYMENT	2,182.96	10/2009	268.85	1,418.42	495.69	.00	.00	.00	.00
				261,593.17		1,000.08			-625.34	221.92
02/04/2010	FHA MIP PMT	-106.42	10/2009	.00	.00	-106.42	.00	.00	.00	.00
				261,593.17		893.66			-625.34	221.92
02/10/2010	COUNTY TAX PMT	-860.59	10/2009	.00	.00	-860.59	.00	.00	.00	.00
				261,593.17		33.07			-625.34	221.92
02/10/2010	COUNTY TAX PMT	-628.86	10/2009	.00	.00	-628.86	.00	.00	.00	.00
				261,593.17		-595.79			-625.34	221.92
02/11/2010	MISC. POSTING	629.93	10/2009	.00	.00	.00	.00	.00	.00	.00
				261,593.17		-595.79			-625.34	221.92
02/18/2010	HAZARD INS PMT	-2,184.00	10/2009	.00	.00	-2,184.00	.00	.00	.00	.00
				261,593.17		-2,779.79			-625.34	221.92
03/04/2010	FHA MIP PMT	-106.42	10/2009	.00	.00	-106.42	.00	.00	.00	.00
				261,593.17		-2,886.21			-625.34	221.92
03/09/2010	MISC. POSTING	532.68	10/2009	.00	.00	.00	.00	.00	.00	.00
				261,593.17		-2,886.21			-625.34	221.92
03/16/2010	REGULAR PAYMENT	2,182.96	11/2009	270.31	1,416.96	495.69	.00	.00	.00	.00
				261,322.86		-2,390.52			-625.34	221.92
04/06/2010	FHA MIP PMT	-106.42	11/2009	.00	.00	-106.42	.00	.00	.00	.00
				261,322.86		-2,496.94			-625.34	221.92
04/08/2010	REGULAR PAYMENT	2,182.96	12/2009	271.77	1,415.50	495.69	.00	.00	.00	.00
				261,051.09		-2,001.25			-625.34	221.92
04/08/2010	MISC. POSTING	532.68	12/2009	.00	.00	.00	.00	.00	.00	.00
				261,051.09		-2,001.25			-625.34	221.92
05/03/2010	REGULAR PAYMENT	2,182.96	01/2010	273.24	1,414.03	495.69	.00	.00	.00	.00
				260,777.85		-1,505.56			-625.34	221.92







Account Number: **6607**  
 Statement Period: 07/2009 - 01/2012  
 Date Prepared: 01/25/2012

Property Address:  
 9303 SOUTH INDIANA  
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/07/2010	FHA MIP PMT	-106.42	06/2010	.00	.00	-106.42	.00	.00	.00	.00
				259,389.28		-54.90			-625.34	1,731.82
09/09/2010	MISC. POSTING	15.01	06/2010	.00	.00	.00	.00	.00	.00	15.01
				259,389.28		-54.90			-625.34	1,746.83
10/01/2010	REGULAR PAYMENT	2,182.96	07/2010	282.24	1,405.03	495.69	.00	.00	.00	.00
				259,107.04		440.79			-625.34	1,746.83
10/06/2010	FHA MIP PMT	-106.42	07/2010	.00	.00	-106.42	.00	.00	.00	.00
				259,107.04		334.37			-625.34	1,746.83
10/12/2010	MISC. POSTING	57.90	07/2010	.00	.00	.00	.00	.00	.00	57.90
				259,107.04		334.37			-625.34	1,804.73
11/04/2010	FHA MIP PMT	-106.42	07/2010	.00	.00	-106.42	.00	.00	.00	.00
				259,107.04		227.95			-625.34	1,804.73
11/23/2010	COUNTY TAX PMT	-622.84	07/2010	.00	.00	-622.84	.00	.00	.00	.00
				259,107.04		-394.89			-625.34	1,804.73
11/23/2010	COUNTY TAX PMT	-515.72	07/2010	.00	.00	-515.72	.00	.00	.00	.00
				259,107.04		-910.61			-625.34	1,804.73
12/06/2010	FHA MIP PMT	-106.42	07/2010	.00	.00	-106.42	.00	.00	.00	.00
				259,107.04		-1,017.03			-625.34	1,804.73
01/06/2011	FHA MIP PMT	-106.42	07/2010	.00	.00	-106.42	.00	.00	.00	.00
				259,107.04		-1,123.45			-625.34	1,804.73
01/06/2011	MISC. POSTING	423.24	07/2010	.00	.00	.00	.00	.00	.00	423.24
				259,107.04		-1,123.45			-625.34	2,227.97
01/10/2011	REGULAR PAYMENT	2,182.96	08/2010	283.77	1,403.50	495.69	.00	.00	.00	.00
				258,823.27		-627.76			-625.34	2,227.97
02/04/2011	FHA MIP PMT	-104.98	08/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,823.27		-732.74			-625.34	2,227.97
02/17/2011	COUNTY TAX PMT	-815.89	08/2010	.00	.00	-815.89	.00	.00	.00	.00
				258,823.27		-1,548.63			-625.34	2,227.97



Account Number: **1-6607**  
 Statement Period: 07/2009 - 01/2012  
 Date Prepared: 01/25/2012

Property Address:  
 9303 SOUTH INDIANA  
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/17/2011	COUNTY TAX PMT	-629.52	08/2010	.00	.00	-629.52	.00	.00	.00	.00
				258,823.27		-2,178.15			-625.34	2,227.97
02/17/2011	HAZARD INS PMT	-2,390.00	08/2010	.00	.00	-2,390.00	.00	.00	.00	.00
				258,823.27		-4,568.15			-625.34	2,227.97
02/22/2011	REGULAR PAYMENT	2,182.96	09/2010	285.31	1,401.96	495.69	.00	.00	.00	.00
				258,537.96		-4,072.46			-625.34	2,227.97
03/04/2011	FHA MIP PMT	-104.98	09/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,537.96		-4,177.44			-625.34	2,227.97
03/11/2011	REGULAR PAYMENT	2,182.96	10/2010	286.86	1,400.41	495.69	.00	.00	.00	.00
				258,251.10		-3,681.75			-625.34	2,227.97
04/06/2011	FHA MIP PMT	-104.98	10/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,251.10		-3,786.73			-625.34	2,227.97
05/05/2011	FHA MIP PMT	-104.98	10/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,251.10		-3,891.71			-625.34	2,227.97
06/06/2011	FHA MIP PMT	-104.98	10/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,251.10		-3,996.69			-625.34	2,227.97
07/07/2011	FHA MIP PMT	-104.98	10/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,251.10		-4,101.67			-625.34	2,227.97
07/11/2011	MISC. POSTING	421.70	10/2010	.00	.00	.00	.00	.00	.00	.00
				258,251.10		-4,101.67			.00	421.70
08/04/2011	FHA MIP PMT	-104.98	10/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,251.10		-4,206.65			-625.34	2,649.67
08/08/2011	MISC. POSTING	47.86	10/2010	.00	.00	.00	.00	.00	.00	.00
				258,251.10		-4,206.65			.00	47.86
09/07/2011	FHA MIP PMT	-104.98	10/2010	.00	.00	-104.98	.00	.00	.00	.00
				258,251.10		-4,311.63			-625.34	2,697.53
09/15/2011	MISC. POSTING	47.86	10/2010	.00	.00	.00	.00	.00	.00	.00
				258,251.10		-4,311.63			-625.34	2,745.39



Account Number: **6607**  
 Statement Period: 07/2009 - 01/2012  
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Property Address:  
 9303 SOUTH INDIANA  
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/06/2011	FHA MIP PMT	-104.98	10/2010	258,251.10	.00	-104.98	.00	.00	-625.34	2,745.39
10/11/2011	MISC. POSTING	210.64	10/2010	258,251.10	.00	-4,416.61	.00	.00	-625.34	210.64
10/17/2011	COUNTY TAX PMT	-728.57	10/2010	258,251.10	.00	-4,416.61	.00	.00	-625.34	2,956.03
10/17/2011	COUNTY TAX PMT	-562.50	10/2010	258,251.10	.00	-728.57	.00	.00	-625.34	.00
11/02/2011	MISC. POSTING	.00	10/2010	258,251.10	.00	-5,145.18	.00	.00	-625.34	2,956.03
11/04/2011	FHA MIP PMT	-104.98	10/2010	258,251.10	.00	-562.50	.00	.00	-625.34	.00
11/15/2011	REGULAR PAYMENT	2,323.02	11/2010	257,962.69	1,398.86	-5,707.68	.00	.00	-625.34	2,956.03
12/06/2011	FHA MIP PMT	-104.98	11/2010	257,962.69	.00	-5,707.68	.00	.00	-111.18	-514.16
12/15/2011	PAYMENT REVERSAL	-2,323.02	10/2010	258,251.10	-1,398.86	-5,707.68	.00	.00	-111.18	2,441.87
12/15/2011	MISC. POSTING	2,323.02	10/2010	258,251.10	.00	-104.98	.00	.00	-111.18	.00
12/19/2011	MISC. POSTING	.00	10/2010	258,251.10	.00	-5,421.95	.00	.00	-111.18	2,581.93
12/20/2011	REGULAR PAYMENT	2,182.96	11/2010	257,962.69	1,398.86	-495.69	.00	.00	-111.18	-140.06
12/20/2011	MISC. POSTING	-2,182.96	11/2010	257,962.69	.00	-5,917.64	.00	.00	-111.18	2,441.87
12/23/2011	REGULAR PAYMENT	2,323.02	12/2010	257,672.72	1,397.30	-5,917.64	.00	.00	.00	2,323.02
						-5,003.52	.00	.00	-111.18	4,784.89
						914.12	.00	.00	.00	-914.12
						-4,507.83	.00	.00	-111.18	3,850.77
						495.69	.00	.00	.00	.00
						-4,507.83	.00	.00	-111.18	3,850.77
						.00	.00	.00	.00	-2,182.96
						-4,507.83	.00	.00	-111.18	1,667.81
						495.69	.00	.00	.00	140.06
						-4,012.14	.00	.00	-111.18	1,807.87





Account Number: ~~123456789~~ 6607  
 Statement Period: 07/2009 - 01/2012  
 Date Prepared: 01/25/2012

Property Address:  
 9303 SOUTH INDIANA  
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
01/06/2012	FHA MIP PMT	-104.98	12/2010	.00	.00	-104.98	.00	.00	.00	.00
				257,672.72		-4,117.12			-111.18	1,807.87
01/06/2012	MISC. POSTING	186.29	12/2010	.00	.00	.00	.00	.00	.00	186.29
				257,672.72		-4,117.12			-111.18	1,994.16